

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

RUTA KRETULSKIE, v.	Plaintiff,	3:18-CV-1357 (JUDGE MARIANI)
MADISON NATIONAL LIFE INSURANCE COMPANY, INC., ENCORE UNLIMITED, LLC, and DISABILITY INSURANCE SPECIALISTS, LLC,		
	Defendants.	

ORDER

AND NOW, THIS 17TH DAY OF JUNE, 2021, for the reasons set forth in this Court's accompanying memorandum opinion, upon *de novo* review of Magistrate Judge Carlson's Report and Recommendation ("R&R") (Doc. 36), Plaintiff's objections thereto (Doc. 38), and all other relevant documents, **IT IS HEREBY ORDERED THAT:**

1. Plaintiff's Objections are **OVERRULED** for the reasons set forth in this Court's memorandum opinion.
 2. The R&R is **ADOPTED** for the reasons set forth therein and in this Court's memorandum opinion.
 3. Defendant Encore Unlimited, LLC's Motion to Dismiss (Doc. 27) is **GRANTED**.
Count IV of Plaintiff's Amended Complaint is **DISMISSED WITHOUT PREJUDICE**.

4. Plaintiff may file a Second Amended Complaint within **21 days** of the date of this Order.
5. The Court having dismissed Count IV without prejudice and allowed Plaintiff to file a Second Amended Complaint, the deadline for the filing of dispositive motions is extended and all potentially dispositive motions shall be filed no later **August 6, 2021**.



Robert D. Mariani
United States District Judge